

HOUSING CO-OPERATIVES FORUM

CO-OPERATIVE DEVELOPMENT UNIT

24 FEBRUARY 1990

HOUSING CO-OPERATIVE FORUM

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HOUSING CO-OPERATIVES FORUM- 24th February 1990

BACKGROUND

The Co-operative Development Unit, Corporate Affairs Victoria, contracted the Small Business Centre, Northern Metropolitan College of TAFE to run a forum for all co-operatives involved in the provision of shelter.

The aim of the forum was to stimulate the development of the broader housing co-operative sector. This is to be achieved through the identification of common needs, specifically the identification of education & training requirements and the consolidation of co-operation within the sector.

The forum was based around the fifth and six principles of co-operation -

Co-operative Education - all co-operatives should make provision for the education of their members, officers, employees and the general public in the principles and techniques of co-operation, both economic and democratic.

Co-operation between Co-operatives : all co-operative organisations in order to best serve the interest of their members and their communities should actively co-operate in every practical way with co-operatives at local, national and international levels.

All co-operatives involved in the provision of shelter were invited to participate in the forum. This included Common Equity Rental Housing Co-operatives (CERC's), Rental Housing Co-operatives (RHC's) Aboriginal, Community Settlement and Equity Co-operatives. (See Appendix 1 for description of the activities of each type of co-operative).

PROCEEDINGS OF THE DAY

Attendance at the forum from the two rental housing co-operative sectors, with two representatives from a community settlement co-operative.

- Over sixty people participated in the forum, representing twenty eight co-operatives. (See Appendix 2).
- The Honorable Race Mathews M.P. gave a keynote address looking at the importance of housing co-operatives in the provision of shelter for the people of Victoria and within the wider co-operative movement. (See Appendix 3).
- Representatives from each type of co-operative provided a brief description of the activities and functions of their co-operatives. (See Appendix 4)

This was followed by

- discussions of issues and problems common to all members,
- an address by each of the support services available to housing co-operatives,
- and finally, the identification of possible solutions to the issues raised.

SMALL GROUP DISCUSSIONS

The larger group was requested to divide into six smaller groups and identify common problems within housing co-operatives. The following problems were identified and have been categorised into the headings - communication; participation; education; training; resourcing; responsibilities and policy. (There is an overlap in some cases).

COMMUNICATION

1. Difficulties within a co-operative relating to group dynamics and the lack of communication and negotiation skills in large structures amongst members.
2. Difficulties communicating outside the co-operative relating to poor information flow between co-operatives and the Ministry of Housing (and vice versa).

PARTICIPATION

1. The problem in identifying the different levels of participation amongst members and determining what is acceptable according to individual circumstances and what is not.
2. Participation by members in co-operatives is often low and it is difficult to maintain ongoing interest in the co-operatives, and appropriate ways to involve members.

RESPONSIBILITIES

1. There is a lack of knowledge of members in all the responsibilities involved in being a member of a housing co-operative, with members often having unrealistic expectations.
2. There is often a lack of commitment to the co-operative after it's served its primary purpose of providing housing.
3. There is a lack of responsibility and planning for future directions of a co-operative once housing has been achieved.

4. There are difficulties associated with management responsibilities and making hard decisions on issues such as rent arrears and recovery.
5. There is confusion about where management responsibility actually lies (particularly with regard to RHC's) - does the Ministry of Housing or the co-operative have final control e.g. The Ministry purchases and owns stock, and determines rent payable etc.
6. Co-operative members need to recognise that they are actually managing a small business and have similar rights, responsibilities and obligations.

GENERAL EDUCATION

1. Difficulty in understanding legal terminology used - plain english translations are often required and not readily recognised as required.
2. Education within co-operatives is inadequate at both the point of entry and an ongoing basis.
3. Education is time consuming and expensive.
4. Education available is often not relevant to housing co-operatives.
5. Broadly based education programs are often a problem as different members within a co-operative, as well as different co-operatives, are all at varying stages of development.
6. Education is not necessarily accessible - often members lack the confidence to even participate in education programs.
7. Community awareness needs to be raised about the co-operative model and the operations of housing co-operatives. (There is a lack of understanding among the public and therefore initially among members).
8. Education should focus on the rewards involved in investing time in running your co-operative.
9. Education needs to take co-operative growth into account, - i.e. new members, skill sharing etc.
10. There is a lack of co-operation amongst co-operatives between housing co-operatives and the different sectors and co-operatives could learn from each others' experiences, e.g. why CERCS are breaking down.
11. There is a lack of education about how to run a program, and how to deal with bureaucracy - an operation manual is required.

TRAINING

1. Need for an improved understanding of the financial structure of the co-operative, i.e. what is the rent made up of.
2. Training required for bureaucrats (at all levels) dealing with co-operatives about the process and purpose of co-operative decision making.
3. Specific Training required in the following areas -
 - problem solving
 - dispute resolution
 - time management
 - running a small business
 - personal development
 - organisational skills
 - communication skills
 - confidence building
4. General training for all co-operative members in all functions of the co-operative.
5. New co-operative workers need specific training on what co-operatives are all about - Train the Trainer approach.
6. Co-operative members to be trainers as well to enable further skill sharing.

RESOURCING

1. There is a lack of financial support for education and training, both at establishment and on an ongoing basis.
2. There is a lack of knowledge about what resources are actually available.
3. Access to specialist skills is required.
4. Full time development workers are required.

POLICY

1. There is a lack of understanding/policy on the MHC's behalf as to what is expected of co-operatives. (There often seems to be unrealistic expectations about what co-operatives can achieve and the timelines involved).
2. There is a lack of publicly stated government support for co-operative development.

TRAINING ORGANISATIONS

The afternoon session began with a brief outline from the various agencies of the services provided to housing co-operatives - Resourcing Co-operatives, Rental Housing Co-operative Advisory Service (CHAS), the Co-operative Development Unit, Corporate Affairs, Victoria and the Australian Association of Co-operatives. (See Appendix 5)

SESSION 2 : IDENTIFICATION OF SOLUTIONS TO TRAINING NEEDS.

The following seven questions were formulated arising from some of the issues identified in Session 1. The groups were requested to address two of the questions with all groups considering the question regarding improvement of co-operation amongst co-operatives.

1. How can we establish better co-operation amongst the different types of housing co-operatives?
2. How can we increase participation of members in running their co-operative?
3. How can we improve communication between co-operatives and the Ministry of Housing & Construction?
4. How can we ensure appropriate training for resourcing people?
5. How can we better manage the demands on the time of the members of a co-operative?
6. How can we get government policy on co-operatives?
7. How can we best deal with training for co-operative members?

RESPONSES

1. How can we establish better co-operation amongst the different types of housing co-operatives?

- (i) Existing Organisations (CHAS, Resourcing Co-ops, CERC Assoc'n. AAC)
 - clarify the structure of co-operative organisations so that there are clear links between all levels, not competition;
 - develop the existing organisations rather than establish new structures (e.g. CHAS) and establish regional councils to feed into these;
 - ensure that organisations consist of representation from co-operative members not workers;
 - promote CHAS and its activities and encourage wide involvement in it.

(ii) Sector Association

- develop a sector association which can incorporate the interests of CERC's, RHC's, Rural settlement, aboriginal and equity co-operatives and from there join the AAC;
- establish a sector association fed by regional groups, made up of one vote per co-operative and financed by the housing co-operative sector;
- establish regional associations to feed into the sector association.

(iii) Improve communication between co-operatives

- get the co-operative organisations to provide information through a joint newsletter (or utilise the Co-operative Development Unit to expand their own newsletter to include this material);
- exchange information between co-operatives through local forums re structure, policies, experiences;
- locate other housing co-operatives & share resources between co-operatives, conduct joint training programs with attendance open to all and hold social gatherings;
- hold regular forums & rotate around the regions;
- participate in regional housing councils;
- support local credit co-operative;
- inform all co-operatives that it is in their interests to work with other co-operatives through the sharing of resources, equipment, issues and solutions;
- develop an Australia-wide Information Clearing house for all housing co-operatives;
- obtain information about overseas housing co-operatives;

2. How can we increase participation of members in running their co-operative?

- (1) Co-operatives to determine an attendance requirement, suiting times to members and determining when exemptions can be granted.

3. How can we improve communication between co-operatives & the MHC?

- (i) Determine one contact within a co-operative to approach MHC where appropriate;
- (ii) Commitment on both sides to respond to correspondence promptly;
- (iii) Demand accuracy in advice with respect to finance, guidelines, policies etc;
- (iv) Have personal contact rather than mail;
- (v) Educate the bureaucrats about the needs of co-operatives;
- (vi) Discover the Ministry's expectations of the of the co-operative;
- (vii) Develop an appropriate process from the beginning.
- (viii) To ensure communication, the co-operatives require the Ministry to commit itself to the principles of co-operation and clearly define their position to allow co-ops to control themselves & their program. - thereby opening avenues of communication;
- (ix) Need time to develop the above, therefore requesting a freeze on program changes until the above is established.

4. How can we ensure appropriate training for resourcing people?

- (i) Approach TAFE, CAE etc and advise them of the needs and seek to arrange training packages;
 - approach State Training Board, DEET, MHC for funding;
- (ii) - Trainers require a curriculum addressing these needs - development & communication, teaching skills.

5. How can we better manage the demands on the time of the members of co-operatives

- (i) Conduct an annual audit of the amounts of time each member assists in the co-op;
- (ii) Establish clear objectives as to what is required;
- (iii) Define roles and delegation within the co-operative clearly;.

- (iv) Conduct training to ensure members know what they are doing and can work efficiently e.g. chairing, minute taking, setting agendas etc;.
- (v) Set priorities;
- (vi) Draw on the strengths & skills of individual members;
- (vii) Exchange skills through a 'buddy' system - overlap with an experienced member;.
- (viii) Obtain clear awareness of the needs of the co-operative to function - list of the minimum tasks required to ensure the viability of the co-operative;
- (ix) Obtain assistance from relevant bodies to determine these minimum tasks. (This would also assist in determining expectations of organisations such as MHC).
- (x) Determine the number & type of tasks which need to be divided amongst the membership & rotated.
- (xi) Promote the positive aspects of participating in the co-operative - not the negative.

6. How can we get government policy on co-operatives?

- (i) Engage in a lot of lobbying - start through local politicians and work through the regional associations;
- (ii) Use local media - radio, TV, newspapers, for community education;
- (iii) Hold workshops for co-operatives on how to lobby;
- (iv) Think positively to create positive momentum;
- (v) Require united voice - use existing peak bodies to :
 - inform local politicians of concerns/issues
 - utilise the press
 - talk with the relevant caucus sub committee.

7. How can we best deal with training for co-operative members?

- (i) Share skills between co-ops - e.g. joint workshops;
- (ii) Need adequate funds for training/reimbursement of costs;
- (iii) Area workshops to be held to pool resources - to be co-ordinated by existing regional/peak structures;
- (iv) Need for tap into resources outside the program.

The following specific resourcing education, training & needs of co-operatives were identified :

Resourcing

- (i) Need independent people to assist where there are 'hot' issues;
- (ii) Need for a full time community development worker;
- (iii) Need workers who understand co-operative philosophy;
- (iv) Need access to training - i.e. knowing what is available.

TYPES OF HOUSING CO-OPERATIVES

Common Equity Rental Housing Co-operatives

The Common Equity Rental Housing Program uses government and private money to acquire houses which it leases to approved housing co-operatives - Common Equity Rental Housing Co-operatives, or CERC's. The properties are bought and owned by an independent Company - Common Equity Housing Finance Ltd., which is responsible for property acquisition and leasing, and the policy and financial management of the program.

A CERC is a community housing group of between 7 and 20 households, and is responsible for finding and determining properties for purchase, managing property maintenance, administering the finance and participating in the control of the Program. There are currently 38 Common Equity Rental Housing Co-operatives in Victoria.

Rental Housing Co-operatives

Rental Housing Co-operatives (R.H.C's or leasing co-operatives) are self directing, non profit, legal entities whose tenant members collectively manage leased public housing within a local community. Community apply to lease houses through the Ministry of Housing and Construction. Up to 45 houses can be leased throughout a nominated area provided people who are eligible for public rental accommodation are housed.

A rental housing co-operative provides a means of handing over management of public housing to tenants. The Ministry of Housing & Construction gives co-operatives the power to select houses and tenants, collect rent, maintain properties, administer operations and expenditure, and to appoint staff. There are 19 rental housing co-operatives in Victoria.

Community Settlement Co-operatives

There are currently 19 community settlement co-operatives in Victoria, and these are co-operatives formed for the purpose of acquiring land in rural areas to provide accommodation and facilities for members. Community settlement co-operatives are rural land, sharing co-operatives and provide an alternative to the purchase of private properties.

Equity Co-operatives

There are currently only four equity co-operatives registered in Victoria and these are formed for the same purpose as community settlement co-operatives, however in relation to acquiring land and providing accommodation and facilities for members within the metropolitan area.

Aboriginal Housing Co-operatives

There are a number of aboriginal co-operatives established to provide services and support to members, including the provision of housing. These co-operatives have formed to provide a focus for the aboriginal community to develop a variety of programs & services, including, health, emergency welfare relief, child care, cultural awareness, community enterprises, education support and housing.

LIST OF PARTICIPANTS

Anne Knight	Werribee CERC
Lorraine Laskie	" " "
Joe Laskie	" " "
Stan Balcerak	Start CERC
Joy Butler	FKN CERC
Jill Hull	Oakleigh RHC
Rhonda Peters	Western Heights CERC
Carolyn Parker	" " "
Debbie Silversides	Sunshine/St Albans RHC
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Lionel Pollard	" " "
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Maurice Gleton	" " "
Michael Harris	" " "
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Emma Wood	" " "
Judith McKay	Priority CERC
Elaine Stretch	" " "
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Leif Larson	" " "
Phil Watson	North Geelong RHC
Gordon Marsh	Melton RHC
Nancy Prestighe	" " "
Ray Hill	" " "
Ernie Gillespie	Chelsea RHC
Noel Bean	" " "
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Eddie Ryan	" " "
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Denise Grose	"
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 Marg Warner
 Sue Barnes
 Brian Greer

Nidus Resourcing Co-operative
 " " "
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 Equip Resourcing Co-operative
 Williamstown RHC
 Chairperson, MACC
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APOLOGIES

Liz Burton
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 Paul VanderHeyden
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 Debra Lacey
 John Roberts
 Vicky Kaye
 Bob Long
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 Wendy KcKelvie
 Guy Dimmick
 Jane Herring
 Terry Geddes
 Lyn Kelly
 Monica Brigid
 Irene Sporel
 Bill Edwards
 Kath Edwards
 Brendan Edwards
 Sue Jenkins
 Beverley Leith
 Warwick Smith
 Gordon Marsh
 Milly Connelly
 Cathy Hogan
 K J Richmond
 Gary Spivak

Moorabbin RHC
 Williamstown RHC
 " " "
 " " "
 Ringwood/Croydon RHC
 " " "
 " " "
 NWK CERC
 " "
 " "
 Moe RHC
 Oakleigh RHC
 Aboriginal Housing Board
 Western Heights CERC
 Community Settlement Association
 " " "
 " " "
 Fitzroy/Collingwood RHC
 Dragon City CERC
 " " "
 " " "
 Earth CERC
 " " "
 Frankston RHC
 " " "
 Essendon RHC
 Gunditjmara Co-operative
 " " "
 " " "
 Futures CERC
 " " "
 Victorian Credit Co-operatives Assoc.
 Melton RHC
 Keilor CERC
 Ruach Co-operative
 Eaglehawk Co-operative
 St Kilda Council

HOUSING: THE CO-OPERATIVE WAY

Keynote Address to be Delivered by the Chairman of the Ministerial Advisory Committee on Co-operation, the Honourable Race Mathews, M.L.A., at the M.A.C.C. Forum on Co-operative Housing, Urban Camp Conference Centre, Kensington, 24 February, 1990.

INTRODUCTION

Australia's most urgent social need today is access to acceptable housing at affordable prices. The gravity of our situation is reflected in the fact that the number of Australians currently on waiting lists for public housing has increased since 1978, from 76,869 to 195,370, and further rises to 250,000 are foreseen. Seven hundred thousand households within the private rental market are reported by the Federal Department of Housing and Construction to be living below the poverty line, with half of them paying rents in excess of a third of their incomes. Homebuyers, in turn, are crushed financially by the high cost of renting money. The proportion of the median family income required to service a home loan - the so-called home loan affordability index - increased, on average, between 1980 and 1989, from 17.9% to 35.8%. Up to a third of all Australians are unable to afford home ownership.

Our housing difficulties, in turn, contribute significantly to such other key areas of social concern as child poverty, family breakdown, domestic violence, industrial turmoil and public disorder. The national government's 1987 election pledge to eliminate child poverty by 1990 has been frustrated by the increases in the proportion of household incomes required to meet housing costs over the intervening period. According to the Burdekin Report, at least 20,000 to 25,000 - and perhaps as many as 50,000 to 70,000 - of our children and young people are themselves homeless. The Australian dream of a harmonious society is unlikely to be achieved, so long as such great numbers of

our fellow citizens are homeless, inadequately or inappropriately housed or impoverished by housing costs.

At the same time, however, public housing, in its conventional form, has turned out to be incapable of fully overcoming our difficulties. The explanation for this unhappy state of affairs is threefold. In the first instance, even the very large increases in public housing outlays provided by Labor governments since 1983 have failed to keep pace with rising home costs, or the rising number of families who are unable to house themselves from their own resources. The rising incidence of impoverishment among public housing tenants is apparent in the fact that rent rebates have risen since 1978 in money terms from \$53.5 million to \$419.6 million, or, in proportion to total rental outlays, by more than fifty percent.

Secondly, increasing proportions of the public housing dollar are being syphoned off for maintenance costs, at the expense of additional units of accommodation. Annual maintenance outlays by the Victorian housing authorities rose between 1960 and 1989, from around \$2 million to \$72,266,000. This represented an increase in the annual rate of units foregone in order to meet maintenance requirements, from around 210 metropolitan dwellings - or 242 country dwellings - in 1960, to around 1,252 dwellings in 1989. Finally, the system gives rise to adversarial relationships between tenants and administrators - and a culture of dependency - which, in themselves, constitute further drains on scarce resources, in addition to being socially debilitating.

The South Australia Housing Trust apart, public housing authorities are seen by many as being remote, inefficient and unresponsive landlords, who provide an unsatisfactory service both for tenants and for those waiting to take up tenancies. One of the most frequent complaints made to me, in my capacity as a Member of Parliament, is that Housing Ministry dwellings are left vacant for months on end, allegedly in order to receive maintenance, while people from the waiting list are literally at their wits' ends to keep roofs over their heads. A further frequent complaint is the

anti-social behaviour to which households can find themselves subjected, where concentrations of social and economic disadvantage are created or maintained. These insensitivities are intrinsic to the nature of all large bureaucracies. The size and monolithic structure of our public housing authorities place them squarely in the ranks of society's dinosaurs, as outdated mechanisms for achieving inadequate outcomes at inflated costs.

The question before us is whether a third housing sector - intermediate between the public and private sectors - can now be created, along lines which - among other things - allows the highest possible proportion of our outlays to be used for housing stock enlargement; draws in capital from external sources; empowers the greatest possible number of residents to administer and maintain their own properties; and avoids residential segregation. Evidence available from other countries - and, increasingly, within Australia - suggests that a major part of the answer lies in organisation along co-operative lines, for both owned and rental accommodation. A study undertaken in Sweden in 1981 shows that 13% of blue-collar workers were co-operative residents, as were 16% of junior white-collar workers and managers, 9% of employers, 22% of retired blue-collar workers and 14% of retired white-collar workers. When interest rates hit 22% in Denmark 1981, co-operatives became the housing industry's fastest-growing activity. It may well be that there is a lesson for Australians in Denmark's experience. Here, as in Denmark, the exclusion of ordinary households from conventional housing markets may well be overcome by innovative solutions, involving organisation along co-operative lines.

TERMINATING BUILDING CO-OPERATIVES

We are all familiar with the terminating building co-operative, where people get together to build homes that they will own individually upon completion. My parliamentary colleague from Ballarat South, Frank Sheahan, recalls how, in the post-war period, he and a number of friends pooled their resources in a co-operative for the purchase of land and the construction of the

homes where in some cases - Frank included - they still live. Exciting new possibilities for the terminating building co-operative have emerged overseas in recent years. Terminating building co-operatives have always been an ideal mechanism for enabling would-be home owners to acquire through saving or labour the equity for which they otherwise would have insufficient capital. More recently, they have opened up the possibility of whole neighbourhoods being custom-designed by their residents, with the inclusion of community facilities for requirements such as recreation, child-care and even dining. This reflects the fact that, while the modern, detached homes which were built by Frank and his fellow co-operators at Ballarat in the 'fifties were designed for a nuclear family consisting of breadwinner father, a homemaking mother, and between two and four children, such households now constitute a rapidly declining proportion of Australia's population.

In the United States, the majority of households will shortly be drawn from groups such as single parent-families, people living alone and older people. It is widely recognised that the special needs of, for example, sole parents or older women, are not necessarily well-served by conventional housing. Co-operatives in the United States, the United Kingdom, Europe and Canada, now reflect these insights, through developments which cluster housing in neighbourhood settings, with in-built communal services. One variant, increasingly common in Denmark and Holland, involves residents of so-called "co-housing" developments having individual ownership of their houses or apartments, while at the same time owning co-operatively facilities such as saunas, swimming pools, and hobby rooms which they would not otherwise be able to afford. A recent account of the Ibsgarden co-operative - built in 1982 - reads in part:

The site is about an hour's journey from Copenhargen in an old farming area, set among suburban housing, bordered by a field of wheat and a row of trees. The existing barn has been renovated and turned into a common house. New housing surrounds the barn in a U-shape, where the old stables were. This creates an entrance court through which residents pass

on their way home and where children play, sheltered by the three wings of housing and the large, old-fashioned barn. Inside the barn are common facilities for the 37 adults and 20 children. Downstairs there is a library and TV room, a workshop and laundry. Upstairs is a large, fully-equipped kitchen and dining room. Dinner is available every night. Each adult cooks three times a month, and children over six or seven years help out twice a month. Cleaning of the common house is also shared, as is gardening.¹

NON-PROFIT CONTINUING HOUSING CO-OPERATIVES

It may well be that what now also needs to assume a higher profile is the option of non-profit continuing housing co-operatives, where members jointly own the dwellings they occupy, and lease the units to themselves at cost. Housing co-operatives which I visited in Toronto in Canada, in 1989, prided themselves on having eliminated what they saw as being "the high price of individual homeownership and the unpredictable rent increases, insecurity and anonymity that come with living in rental housing". Unlike rents, they argue, the monthly housing charge in a co-op rises only with increases in operating and mortgage repayment costs. There are no profits or refinancing costs to be paid for. In most areas, over time, the co-op housing charges will fall below the rents charged for private rental accommodation of the same quality. Co-op-housing, in the view of the co-ops, gives residents an equal voice in the decisions affecting their homes. There is no landlord. Co-op housing, it is argued, provides a unique opportunity for people to build a community and to share and assist each other in ways beyond meeting their housing needs. Democratic control, it is said finally, guarantees that money budgeted for maintenance is spent on maintenance and not skimmed off for extra profit while the property deteriorates.

All these Canadian housing co-operatives were independent, self-directing, incorporated organisations. The people living in the

¹ Fromm D. "Living Together Housing" in Architectural Review, April, 1985. pp 62-71.

co-operative units made up their memberships. Each resident member had one vote in the affairs of the co-operative. Every year, the members elected from among themselves a board of directors to manage the co-operative. The monthly charges paid by members represented the total cost to the co-operative of its mortgage, property taxes, reserves for future repairs and other operating costs. Since the members themselves owned the property, there was no requirement for a profit margin. Members made a small down-payment for shares or a membership fee - together with a maintenance guarantee and their first and last month's housing charges - when they took up residence. Government assistance was provided in the form of interest-free loans and mortgage guarantees under Federal and Federal-Provincial Housing Programs; as it was also through interest-free loans for up to 35% of capital costs under a Provincial housing program. The government required in return that at least 25% of each co-operative's members should have incomes low enough to attract rental subsidies. The Woodsworth Co-operative - where much of my visit was spent - was in compliance with this requirement, and 44% of the residents of the nearby Windmill Line Co-operative were subsidy recipients.

A recent social audit of the Woodsworth Co-operative established that 19% of its members had annual incomes under \$10,000; as did 12% incomes between \$10,000 and \$19,900 ; 27% incomes between \$20,000 and \$29,900; 19% incomes between \$30,000 and \$39,900; and 17% incomes in excess of \$40,000, including some in excess of \$100,000. Seventeen percent of the Woodsworth residents were aged between 19 and 29; as were 38% between 30 and 39; 26% between 40 and 49; 10% between 50 and 59; and 9% over 60. In the view of 84% of the Woodsworth residents, the co-operative had "a good mix of members from different ethnic, cultural and national backgrounds", and the co-operative was currently considering a recommendation from its Social Audit Committee that a unit should be set aside for a refugee family.

Eighty-five percent of the members felt that their housing charges were "just right". The quality of the accommodation was

rated as good or excellent by 88% of the residents, as was the maintenance service by 73% of the residents. Good neighbourhood was a reason for living in the co-operative mentioned by 85% of the residents; as was low cost housing by 78%; inability to own private housing by 69%; and security of tenure by 66%. Seventy-four percent of all parents that the co-operative was a good place to bring up children;, as did 82% of single parents that it was a good place to be a single parent and 95% of senior citizens that it was a good place for them. Forty percent of the members had run for office within the co-operative, although the 31% of households with incomes under \$20,000 accounted for only 11% of current and former office-holders.

NORWAY

Further models for review and possible adaptation to Australian requirements are readily accessible. In Norway, for example, new homes for members of housing co-operatives are being produced constantly by national or regional "parent" co-operatives. Management of the additional stock is then assigned to "daughter" co-operatives of between 100 and 1000 dwellings. Members provide a down-payment, which bridges the gap between the construction costs incurred by co-operatives and low-cost loans made available to them by the State Housing Bank. Responsibility for administration and maintenance is vested in the elected boards of the "daughter" co-operatives - with the actual work being carried out by the residents in conjunction with paid staff. Alternatively, administration and maintenance can be delegated to "parent" co-operatives on a contract basis; or to private contractors. Rents are determined by the costs actually incurred for loan re-payments and other services. Levels of resident satisfaction with the system are said to be high.

DENMARK

Similar cost-rental arrangements are in place in Denmark. Danish law assigns the first refusal on any apartment block offered for sale to its tenants, for the purpose of establishing a

co-operative. If half or more of the tenants favour a co-operative, the project proceeds within a period of no more than six weeks. Tenants who do not choose to become members of the co-operative have their shares taken up for them by the municipal council, which, in effect becomes their landlord. Twenty percent of the equity for the project comes from members' capital, in the form of downpayments. There are government guarantees for loans equal to 80% of the project cost, as there is also government reimbursement for administrative costs and interest rate indexation. Exchanges of apartments between members in different parts of the country are permitted, as is the assignment of apartments to relatives ahead of outsiders, but neither capital gains ahead of inflation nor "key money" are tolerated. A national federation of housing co-operatives acts as a lobby group with government; disseminates advice and information; and arranges education and training.

AUSTRALIA

Terminating co-operatives apart, Australia has so far largely been unresponsive to the challenge and promise of co-operative housing. Such progress as has taken place has been restricted largely to two initiatives by the Victorian Ministry for Housing and Construction. Rental co-operatives established by the Victorian Ministry are enabled to lease up to forty-five Ministry houses. Common Equity Rental Housing Co-operatives lease and manage homes up to twenty homes purchased on their behalf by Common Equity Housing Finance Limited. Resource co-operatives in Bendigo, Melbourne and Geelong assist C.E.R.C.S. in developing their funding submissions; provide incorporated co-operatives with on-going training and support in co-operative management, financial administration and house buying; and develop systems to facilitate house acquisition. There are now 25 C.E.R.C.s, representing some 200 dwellings.

It takes away nothing from the credit due to those whose pioneering spirit has put the Victorian Ministry's programs in place, that what has been achieved to date is seen by some as being

open to major criticisms. The present co-operatives, in the view of some, are necessarily flawed, by the fact that such social mix as is achieved reflects spot purchase of dwellings rather than diversities of income or occupational status within their memberships. Housing people quickly, some argue, has been at the expense of the training required for sound and enduring co-operatives. The trainers themselves, it is said, have not had the opportunity to prepare themselves properly for their work, nor are proper training materials available to them. The failure of proper sector association arrangements to emerge has led, by default, to Common Equity Housing Finance Limited assuming a responsibility for policy and planning which is seen by some as inappropriate. There is disappointment by some with the fact that Common Equity Housing Finance Limited has so far been unsuccessful in accessing alternative sources of low-cost finance, and the overall program structure is held widely to be over-elaborate and cumbersome. The guidelines for the program are currently the subject of a wide-ranging review.

A NEW APPROACH

Far from allowing such of these criticisms as may be soundly based to deter or discourage us, we should now unreservedly affirm that it through co-operation alone that the great goal of bringing affordable housing within the reach of ordinary families can once again be achieved. It is fundamental that the reform of any public sector activity should begin with a recognition that services such as schools and hospitals have always stagnated or deteriorated where the middle class succeeds in having its needs met separately. The key to social justice in a democratic society is ensuring that, in order for middle class people to make things better for themselves, they must make them better for everybody. Opposition to so-called "middle class welfare" misses the point, because it leads, in effect, to the middle class washing its hands of all concern for arrangements from which it sees itself gaining no benefit. Services for the community as a whole get better only when the middle class has nowhere else to go. The improvement in public hospitals which can now confidently be predicted will be

directly proportionate to the success of Medicare in inducing the middle class to become public hospital users.

Housing is no exception to the iron rule of middle class indispensability. In restricting public housing to the most disadvantaged members of our community, we ensure effectively that it will be under-resourced, under-valued and deficient in quality. Premier Cain has been quoted as saying that "The Common Equity Rental Co-operative Program is an investment in the future ... A determined few are doing the hard work to establish a real change in Australia's housing system". This ringing declaration of faith in co-operative housing should now be backed by a massive transfer of both private and public housing resources to the co-operative sector. The Canadian and Scandanavian experiences should now become the subject of on-going scrutiny, with a view to ensuring that time and resources are not wasted in endless re-inventings of the wheel.

Housing along co-operative lines should now be harnessed to the achievement of high standards of neighbourhood design, security and amenity - and of urban infra-structure economies - as has been instanced in the case of Denmark and Holland. Innovative financial measures for enabling housing co-operatives to be established should be introduced, as has been instanced in Denmark, Norway and Canada. The requirement here is for packaging private sector capital together with capital from the public housing budget, in ways which ensure that total protection for the interests of low income households is achieved. The establishment of the proposed Asia-Pacific Centre for Co-operatives Research, Training and Development should now proceed as a matter of urgency, in order to ensure that the research and training needs of an enlarged co-operative housing sector are properly met. The functions of the Centre are envisaged as including:

1. To conduct research into forms of organisation along co-operative lines which meet the needs of Australia and other Asia-Pacific Region nations;

2. To promote community awareness of the benefits of the co-operative approach and enlarge the co-operative sector, through support for the establishment of demonstration co-operatives, and the exchange and dissemination of information on co-operative principles and practice; and
3. To design and implement courses of training for members, directors and staff of co-operatives, in Australia and other Asia-Pacific Region nations.

It may well be if the services of the Centre had been available prior to the inception of the C.E.R.C. program, the program's current problems would not have occurred.

CONCLUSION

I refer in conclusion to the significance of housing co-operatives for the wider co-operative movement. In moving along co-operative lines to provide the acceptable housing at affordable prices which this paper has identified as Australia's most urgent social need, we should also see ourselves as laying foundations for much more widespread application of co-operative principles and practice, and a co-operative sector which is larger by far than ever before in Australia's history. Just as the need of ordinary British families for such household staples as tea or flour gave rise to the mighty consumer co-operative movements of Britain and Western Europe, and the need of ordinary workers in the Basque country of Spain for jobs to the flourishing Mondragon industrial co-operatives, so a successful response to the housing needs of ordinary Australians through organisation along co-operative lines can engender a broader renaissance for co-operation in all its form.

A bold response from the co-operative mainstream is required, in engendering around housing co-operatives a comprehensively co-operative culture. It is axiomatic, for example, that the credit co-operatives should go out of their way to service the financial needs of members of housing co-operatives. There should be encouragement for the bulk food needs of members to be met by food co-operatives and, perhaps, their need for health care services through health maintenance co-

operatives. As confidence in the co-operative approach increases, it may well be that some residents organise themselves into worker co-operatives as has happened in the case of Kensington Catering Incorporated, or meet their requirements for basic services through bodies such the Kensington Child Care Co-operative Limited. Eighty-one percent of the residents of Woodsworth Co-operative in Toronto nominated the co-operative movement as the issue or cause most deserving of their support - ahead of the environment, world hunger and peace - and 65% had participated in lobby efforts organised by the Co-operative Housing Federation of Toronto. Taking stock of co-operatives, as I have been doing in recent months, it has been my conclusion that, far from our witnessing the decline of co-operation as some have claimed, we are privileged, as a generation, to be present at its re-birth. It may well be, where Australia is concerned, that our application of co-operative principles to housing will be the launch pad from which co-operation first overtakes, and then surpasses, the competing forces of market capitalism and the statutory corporation school of socialism, as the third sector within an economy which both are seen now to have conspicuously and comprehensively failed.

CERCS - Anne Knight

Anne Knight of Werribee CERC gave a brief talk about what is involved in being a CERC member, and participation in the CERC Program.

CERCs are funded by a mixture of state and federal government grants.

Once funding has been approved to a CERC, individual members go out and choose houses according to their needs. Houses are checked by the House Buying Committee, and then referred to the Resourcing Co-operative for checking by an architect. If cost (including necessary renovation) is below approved Ministry of Housing & Construction amounts the house is referred to the CEHF Ltd to negotiate purchase.

Rent is based on the cost of purchasing houses and maintaining them, with rental subsidies available from the Ministry of Housing and Construction for low income tenants. Rents are collected by the CERC, with part going to the CEHF Ltd for the purchase, and the remainder staying in the CERC for maintenance and insurance costs etc.

Monthly general and management meetings are held and CERCS have a number of sub committees - such as finance and administration, renovations and maintenance, tenant selection and house buying.

The Resourcing Co-operatives assist the CERCS to establish themselves in the initial stages, running workshops on book keeping, rent collection etc.

CERC members are also involved in running the Common Equity Rental Housing Program, and have representatives on the Board of Directors of the Common Equity Housing Finance Company Ltd.

Whilst there is a considerable amount of work involved in running a Common Equity Rental Housing Co-operative, there are also considerable rewards, - the most important being the ability to choose your own housing, security of tenure, friendships and networks and the opportunity to learn new skills.

LEASING CO-OPERATIVES - Eddie Ryan

Eddie Ryan is a long term member of the Carlton Rental Housing Co-operative which was one of the first leasing co-operatives established in 1980. The co-operative has now reached its ceiling of 43 members.

The Ministry of Housing & Construction purchases houses which members of the co-operative have identified as being within the budget available. The co-operative leases the housing from the Ministry - there is an agreement called the headlease which states obligations of the lease, eg rent etc.

The co-operative holds a variety of meetings, and have sub-committees on finance, rent arrears, social activities and maintenance.

There are a number of concerns of the leasing co-operatives - the size of the co-operative is often too large to operate effectively and there are some difficulties with Ministry of Housing and Construction regulations. For example, the purchase price available for housing is very low, particularly in the inner urban area, and there are some concerns about the rents paid by the co-operatives in relation to the services provided by the Ministry.

Maintenance of properties is also an issue - the Ministry is very slow to implement even basic upgrading of housing. One other concern is the fact that there is no education budget, therefore people cannot be educated about participation.

Rental Housing Co-operatives do cater for the individual needs of tenants, and on the whole, involvement in a RHC is worthwhile.

CO-OPERATIVE DEVELOPMENT UNIT- Marg Warner

The Co-operative Development Unit was established in 1987 as a result of a recommendation of the Ministerial Advisory Committee on Co-operation Report - The Co-operative Way. The Unit now has a staff of four people.

The primary aim of the Unit is to develop a viable co-operative sector in Victoria and to achieve this, the Unit works with the MACC Committee primarily in three areas - education and training, information provision, policy and legislation, and provides a number of services to existing and newly forming co-operatives.

Assistance is provided to developing co-operatives - with rules, formation statements, budgets and linking groups with similar styled co-operatives.

Other activities of the Unit include:

- Consultation and regional seminars regarding the proposed legislation;
- information kits about the legislation and responsibilities of co-operatives.
- Publication of a Co-operative Newsletter
- Production of promotional pamphlets

The Unit is currently assisting to link co-operatives with other co-operatives in their area and encouraging them to use each others' services.

In the area of education a number of initiatives have occurred.

- An analysis of the training needs of the child care co-operatives.
- A workshop aimed at stimulating interest in the development of local employment initiatives.
- Planning to develop Director training courses for co-operatives.
- The housing forum was organised to assist housing co-operatives to determine common needs and appropriate ways to address those needs.
- The Unit is currently planning its activities for 1990 and will be looking to include issues arising from today's forum.

AUSTRALIAN ASSOCIATION OF CO-OPERATIVES - Tony Gill

The AAC grew out of the Co-operative Federation of NSW which was established in 1944 - the Victorian Division of the AAC was established in 1989. It was formed to unite co-operatives in Australia into one strong association with the view to better represent their interests to :

- Federal & State Governments
- Government departments and agencies
- Community organisations
- the International Co-operative Sector

The primary object of the Australian Association of Co-operatives is the promotion, protection, unification, representation and development of the Australian Co-operative Sector for the social and economic benefit of member co-operatives.

The AAC currently has 300 members - with 60 members statewide. They are funded by their members and do not rely on government support, therefore maintaining independence. The AAC provides advice on industrial awards, tax, finance, insurance, contracts, operate a central banking facility , initial legal advice and have a Co-operative Development Unit to assist forming co-operatives.

They are currently negotiating over the new Act with the government, and with the Small Business Development Corporation to include services to co-operatives in their organisation. The AAC is currently reviewing its provision of education and training service.

TRAINING ORGANISATIONSRESOURCING CO-OPERATIVES - Linda O'Meara (Equip Resourcing Co-operative)

The Common Equity Rental Housing Co-operative Program also includes resourcing co-operatives which provide educational and technical services to CERC's. There are currently three Resourcing Co-operatives : Equip; based in Richmond and servicing the metropolitan region, NIDAS - based in Geelong and servicing Western Victoria and the Bendigo Regional Resourcing Co-operative which services central and east Victoria.

Equip Resourcing Co-operative was registered in 1986 to assist CERCs with training required prior to forming a CERC, and on an ongoing basis provide assistance in the areas of finance, architecture, maintenance and training. CERCs undergo an intensive training program prior to funding being approved.

The Equip Resourcing Co-operative operates on a fee for service basis and is a worker co-operative. Some of the problems experienced by the group revolve around the number of CERCs requiring assistance - they cannot work in the areas they wanted to work with inner city co-ops and there is considerable pressure with a very large workload due to the number of co-operatives.

CHAS - Trevor Anderson (of Diamond Valley Rental Housing Co-operative and member of CHAS).

The Rental Housing Co-operative Advisory Service(CHAS) began in 1981 and essentially is the co-operative's co-operative. CHAS consists of representatives from the rental housing co-operatives, and a monthly forum is held to determine the policies which will affect their members. CHAS liaises with the Ministry of Housing on behalf of the co-operatives in areas of common concern. For example, spot purchase, rent arrears upgrading etc.

Members of CHAS go out and talk to groups and provide assistance to new groups. It aims to act as a resource base for leasing co-operatives and is also involved in the broader housing issues.

COMMON EQUITY RENTAL HOUSING CO-OPERATIVES

AS AT 30 APRIL 1990

KEILOR COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.
Reg. Office - 27 Henry Street, St. Albans 3021

UNITY COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LIMITED.
Reg. Office - 71 Derby Street, Tullamarine 3043

WERRIBEE COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.
Reg. Office - 17 Cormorant Cres, Werribee 3030

GEELONG WEST COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.
Reg. Office - 118 Church Street, North Geelong 3215

ST. JOSEPH'S COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LIMITED.
Reg. Office - 133 Campbell Street, Collingwood 3066

NORTHERN DISTRICT COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.
Reg. Office - 312 Camp Road, Broadmeadows 3047

DOLPHIN COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.
Reg. Office - 8 Tern Court, Carrum Downs 3201

CERC 13 COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.
Reg. Office - 3 Romney Close, Moorabbin 3189

EARTH COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.
Reg. Office - 144 Victoria Road, Northcote 3070

APE COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.
Reg. Office - 43 Lawrence Street, Blackburn South 3130

VALLEY COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.
Reg. Office - 6 The Boulevard, Morwell 3840

START POLISH COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.
Reg. Office - 9 Rowan Street, Vermont 3133

CORIO COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.
Reg. Office - 6 Warrawee Avenue, Norlane 3214

VICTORY COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.
Reg. Office - 719 Latrobe Street, Ballarat 3350

COLAC COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.
Reg. Office - 34 Chapel Street, Colac 3250

CENTRAL CITY COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.

Reg. Office - 1 Little Ryrie Street, Geelong 3220

WESTERN HEIGHTS COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.

Reg. Office - 1 Little Ryrie Street, Geelong 3220

DRAGON CITY COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.

Reg. Office - (rear) 38 View Street, Bendigo 3550

N.W.K. COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.

Reg. Office - 16 Stuart Street, Woodend 3442

GOULBURN VALLEY COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.

Reg. Office - 15 Nixon Street, Shepparton 3630

FUTURES COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.

Reg. Office - 11 Prince Street, Alfredton 3350

SATELLITE COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.

Reg. Office - 8 Howe Court, Melton South 3338

FOREST CREEK COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.

Reg. Office - 15 Freeman Street, Castlemaine 3450

ACCESS COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.

Reg. Office - 166/90 Brunswick Street, Fitzroy 3065

SEAGULL COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.

Reg. Office - Orwil Street Community House, 16 Orwil Street, Frankston 3199

NELL STREET COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.

Reg. Office - 2/11 Kemp Street, Thornbury 3071

TI TREE COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.

Reg. Office - Orwil Street Community House, 16 Orwil Street, Frankston 3199

AEGIS COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.

Reg. Office - 189 Aspinall Street, Kangaroo Flat 3555

YOUNG ACHIEVERS COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.

Reg. Office - 215 Breen Street, Golden Square 3555

MEDIA COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.

Reg. Office - 20 Katunga Crescent, Broadmeadows 3047

MERRI COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.
Reg. Office - 146 Beaconsfield Parade, Northcote 3070

SHERBROOKE COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.
Reg. Office - Kallista Community House, Kallista 3791

SOUTHERNERS COMMON EQUITY RENTAL HOUSING CO-OPERATIVE
LTD.
Reg. Office - 205 Dana Street, Ballarat 3350

PRIORITY COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.
Reg. Office - 17 Fleetwood Court, Warrnambool 3280

BELLARINE COMMON EQUITY RENTAL HOUSING CO-OPERATIVE LTD.
Reg. Office - 11 Sommers Street, Belmont 3216

ABORIGINAL CO-OPERATIVES

30 APRIL 1990

BALLARAT AND DISTRICT ABORIGINAL CO-OPERATIVE LIMITED	105 Eyre St BALLARAT 3350
CAMP JUNGAI CO-OPERATIVE LIMITED	R.M.B. 1340 Rubicon Rd THORNTON 3712
CENTRAL GIPPSLAND ABORIGINAL HEALTH AND HOUSING CO-OPERATIVE LIMITED	Lionel Rose Centre 7-9 Buckley Street MORWELL 3840
DANDENONG AND DISTRICT ABORIGINES CO-OPERATIVE LIMITED	64 Stud Rd DANDENONG 3175
ECHUCA ABORIGINAL CO-OPERATIVE SOCIETY LIMITED	541 High St ECHUCA 3625
GIPPSLAND & EAST GIPPSLAND ABORIGINAL CO-OPERATIVE LIMITED	67 Francis St BAIRNSDALE 3875
GOOLUM-GOOLUM ABORIGINAL CO-OPERATIVE LIMITED	145 Baille Street HORSHAM 3400
GUNDITJMARA ABORIGINAL CO-OPERATIVE LIMITED	Harris St WARRNAMBOOL 3280
HEALSVILLE AND DISTRICT ABORIGINAL CO-OPERATIVE LIMITED	206 Maroondah Highway HEALSVILLE 3777
MURRAY VALLEY ABORIGINAL CO-OPERATIVE LIMITED	14A Perrin St ROBINVALE 3549

NGWALA WILLUMBONG CO-OPERATIVE LIMITED	10 Mitchel St ST. KILDA 3182
RUMBALARA ABORIGINAL CO-OPERATIVE LIMITED	P.O.Box 87 MOOROOPNA 3629
SHEPPARTON ABORIGINAL ARTS COUNCIL CO-OPERATIVE LIMITED	International Place Parkside Dve SHEPPARTON 3630
SWAN HILL AND DISTRICT ABORIGINAL CO-OPERATIVE LIMITED	83 Chapman St SWAN HILL 3585
THE VICTORIAN ABORIGINAL HEALTH SERVICE CO-OPERATIVE LIMITED	136 Gertrude Street FITZROY 3065
VICTORIAN ABORIGINAL CHILD CARE AGENCY CO-OPERATIVE LIMITED	4 Brunswick Place FITZROY 3065
VICTORIAN ABORIGINAL LEGAL SERVICE CO-OPERATIVE LIMITED	11 Brunswick FITZROY 3065
VICTORIAN ABORIGINAL SPORTS & RECREATION CO-OPERATIVE LIMITED	184-186 Gertrude St FITZROY 3065
WATHAURONG ABORIGINAL CO-OPERATIVE LIMITED	20A Forster St, NORLANE 3214
YAPPERA CHILDREN'S SERVICE CO-OPERATIVE LIMITED	105 Argyle St FITZROY 3065
KOORIE PRESS TRADERS CO-OPERATIVE LTD	301 St.George NORTH FITZROY 3068
YARRWANGI CULTURAL LEARNING RESOURCE CENTRE CO-OPERATIVE LTD	46 Caithness Crescent CORIO 3214
N.E.A.T. CONSTRUCTIONS CO-OPERATIVE LTD	301 St George NORTH FITZROY 3068

EQUITY HOUSING CO-OPERATIVES

AS AT 30 APRIL 1990

MUSLIM COMMUNITY CO-OPERATIVE (AUSTRALIA) LTD
UNIT 8/13 MYRNIONG STREET
BURWOOD 3125

NORTHWINDS COMMUNITY CO-OPERATIVE LTD
19 BARRY STREET
NORTHCOTE 3070

PINEWOOD COMMUNITY CO-OPERATIVE LIMITED
12 WALLABAH STREET
MOUNT WAVERLEY 3149

RUACH COMMUNITY CO-OPERATIVE LTD
131 CAPE STREET
HEIDELBERG 3084

COMMUNITY SETTLEMENT CO-OPERATIVE
30 APRIL 1990

Co-operative

Address

Black Rose Co-operative
Limited

9 Abbot Gr, Clifton Hill 3068

Bung Bong Community
Co-operative Limited

Lot E13, Simms Lane, Bung Bong
Via Avoca 3467

Chumlangi Co-operative
Limited

Chum Creek Road, Toolangi 3777

Commonground Co-operative
Ltd.

"Holmlea" Pyalong Rd, Seymour
3660

Coorabin Co-operative

7 Shirley Court, Boronia 3155

Dead Bull Farming
Co-operative Limited

Dead Bull Farm,
Goongerah Via Orbost 3888

Hesed Community
Co-operative Limited

Chanters Lane, Tylden 3444

I.F.C.A. Co-operative Ltd.

Andrew Frewin Richmond P/L,
28 Hargreaves St,
Castlemaine 3450

Moonee Creek Co-operative
Limited

Moonee Creek Track,
Lima East 3673

Moora Moora Co-operative
Community Limited

Mount Toole-Be-Wong Lodge,
Healesville 3777

Mt Murrindal Co-operative
Ltd.

Mt. Murrindale Res. W. Tree
Buchan 3885

Nicholson Creek
Co-operative Limited

Lot 1, Nicholson Creek Road,
Via Bairnsdale 3875

Nonia Co-operative Limited

196 Gore Street, Fitzroy 3065

Postel Institute Settlement
Co-operative Limited

7th Fl, 152 Elizabeth Street,
Melbourne 3000

Red Cliffs Heights Home
Buyers Limited

Block 351, Red Cliffs 3496

Round the Bend Conservation
Co-operative Limited

44 MacFarlan Street,
South Yarra 3141

Vesper Community
Co-operative Ltd.

83 Falls Road, Kalorama 3766

Wangaratta and District
Home Sites Co-operative
No.1 Limited

21 Rosella Street,
East Doncaster 3109

Warm Corners Co-operative

Wallaby Rocks, Via Bonang 3888

RENTAL HOUSING CO-OPERATIVES

30 APRIL 1990

C.H.A.S.	292 Church Street RICHMOND 3121
CARLTON RENTAL HOUSING CO-OPERATIVE	35 Faraday Street CARLTON 3053
CHELSEA BAYSIDE RENTAL HOUSING CO-OPERATIVE	309 Station Street CHELSEA 3196
DIAMOND VALLEY/WHITTLESEA RENTAL HOUSING CO-OPERATIVE	Suite 8, Mill Park Shopping Centre Charles Road MILL PARK 3082
EASTERN SUBURBS RENTAL HOUSING CO-OPERATIVE	12 Rutland Road BOX HILL 3128
ESSENDON RENTAL HOUSING CO-OPERATIVE	165 Union Road ASCOT VALE 3032
FOOTSCRAY RENTAL HOUSING CO-OPERATIVE	P.O.Box 110 FOOTSCRAY 3011
FRANKSTON RENTAL HOUSING CO-OPERATIVE	1st Floor Wittners Building 21A Wells Street FRANKSTON 3199
MELTON RENTAL HOUSING CO-OPERATIVE	19A Scott Street MELTON 3337
MOE RENTAL HOUSING CO-OPERATIVE	1/7 Market Street MOE 3825
MOORABBIN RENTAL HOUSING CO-OPERATIVE	202A East Boundary Road EAST BENTLEIGH 3165
NORTHCOTE RENTAL HOUSING CO-OPERATIVE	138 Separation Street NORTHCOTE 3070
NORTHERN GEELONG RENTAL HOUSING CO-OPERATIVE	Norlane N'Hood House Windsor Park, Rose Ave NORLANE 3214
OAKLEIGH RENTAL HOUSING CO-OPERATIVE	322 Haughton Road CLAYTON 3168
RINGWOOD/CROYDON RENTAL HOUSING CO-OPERATIVE	312 Dandenong Road CROYDON 3136
ST. KILDA RENTAL HOUSING CO-OPERATIVE	2 Chapel Street ST. KILDA 3181

SOUTH BARWON RENTAL HOUSING
CO-OPERATIVE

11 Sommers Street
BELMONT 3216

SUNSHINE/ST.ALBANS RENTAL HOUSING
CO-OPERATIVE

27 Alfrieda Street
ST. ALBANS 3021

WEST TURK RENTAL HOUSING
CO-OPERATIVE

32A Arthur Street
ST. ALBANS 3021

WILLIAMSTOWN RENTAL HOUSING
CO-OPERATIVE

13-15 Mason Street
NEWPORT 3015